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May 15, 2019

Chief Judge Carla E. Craig
United States Bankruptcy Court
Eastern District of New York
Conrad B. Duberstein Courthouse
271-C Cadman Plaza East – Suite 1595
Brooklyn, New York 11201-1800

RE: Appeal of modification denial for John Thompson

Case No: 1846956

Dear Judge Craig,

The Borrower(s) by and through his counsel Denrick Cooper Esq. Attorneys, hereby contests the notice your company sent which stated the application was denied as follows:

Your denial states an apparently permissible reason for denying a modification, however, the reason provided is not supported by the facts in the case.

Your letter states that my client was denied a modification due to the following reasons.

1. Bank is unable to create an affordable payment equal to 31% of reported gross income.
2. The loan is not eligible because the bank cannot create an affordable payment without changing the terms of the loan beyond the limit of the program.
3. Client was denied for property modification and streamlined modification

The debtor was not provided with a detailed analysis of how a denial was issued including what income was used to calculate potential repayment. The reported income was \$10,169 gross which is sufficient to qualify for a modification.

I was also informed by debtor that there is a change in financial circumstances in that there is additional income in the household of \$1646. (Documents can be provided). Consequently, the total gross household income is now \$11,815.

Debtor also has \$50,000 which can be used as a down payment towards modification.

Please review your decision and qualify my client based on the financial information and documents which were provided to you.

Thank you for your cooperation.

Yours Truly,



Darnley Cooper, ESQ.